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By: Henry Soares

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE –  
EXAMINING GROUP 3693

PATENT

Attorney Docket No.: 020375-043700US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR  
MANAGING INTEGRATED CREDIT  
AND STORED VALUE PROGRAMS

Customer No.: 20350

Confirmation No.: 5090

Examiner: Paul W. Shumate

Art Unit: 3693

AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3693

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed December 31, 2008 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Specification** are begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.